

ABSTRACT

Apparatus, methods, and articles of manufacture consistent with the present invention provide a check validation scheme wherein a payor's signature is digitized, encrypted and embedded on the front of the check using glyphs. When the payor seeks to convert a blank check into a negotiable instrument, the user fills out the check and signs it. When the check is presented to a bank for payment, a teller using a decoding device, decodes and decrypts the digitized signature such that a human-readable image of the digitized signature can be seen on a screen for comparison with the payor's scripted signature. If the two signatures are identical, the check is honored.